

Information to identify the case:

Debtor 1	<u>Ernest L. St. Jacques Jr.</u>	Social Security number or ITIN	xxx-xx-7576
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen A. St. Jacques</u>	Social Security number or ITIN	xxx-xx-5967
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21042-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ernest L. St. Jacques Jr.

Karen A. St. Jacques

7/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ernest L. St. Jacques, Jr.
Karen A. St. Jacques
Debtors

Case No. 17-21042-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 14, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ernest L. St. Jacques, Jr., Karen A. St. Jacques, 242 Byron Road, Pittsburgh, PA 15237-4015
14420787	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 14 2022 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14395020	EDI: GMACFS.COM	Jul 15 2022 03:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14384500	+ EDI: GMACFS.COM	Jul 15 2022 03:28:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14420525	EDI: BANKAMER.COM	Jul 15 2022 03:28:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14384501	+ EDI: BANKAMER.COM	Jul 15 2022 03:28:00	Bank of America, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
14664409	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 14 2022 23:30:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14384502	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jul 14 2022 23:29:00	Great Lakes, 2401 International Lane, Madison, WI 53704-3192
14405071	Email/Text: bkdepartment@rtresolutions.com	Jul 14 2022 23:30:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 12

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Duquesne Light Company
cr		FIRSTPLUS HOME LOAN OWNER TRUST 1998-5
cr		Real Time Resolutions, Inc., as Agent for FirstPlu
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Keri P. Ebeck	on behalf of Creditor Real Time Resolutions Inc., as Agent for FirstPlus Home Owner Trust 1998-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Ernest L. St. Jacques Jr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Karen A. St. Jacques shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

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Stephen Russell Franks

on behalf of Creditor FIRSTPLUS HOME LOAN OWNER TRUST 1998-5 amps@manleydeas.com

Thomas Song

on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 12